

REFINANCE AFFIDAVIT

In connection with the foregoing mortgage or deed of trust (the “**Refinancing Mortgage**”) securing a loan in the original principal amount of \$_____ (the “**Refinancing Loan**”), the undersigned each declare and affirm, under penalties of perjury, that, as of the date on which the Refinancing Mortgage was executed:

- A. The property encumbered by the Refinancing Mortgage (the “**Mortgaged Property**”) was the principal residence of the undersigned;
- B. Until paid off from proceeds of the Refinancing Loan, the Mortgaged Property was encumbered by the following mortgages and/or deeds of trust (collectively, the “**Existing Mortgages**”):
- (1) Mortgage / Deed of Trust in the original principal amount of \$_____ and recorded in the Land Records of Frederick County, Maryland, at Book (Liber) ____, Page (Folio) ____ (“**Existing Mortgage 1**”)
 - (2) Mortgage / Deed of Trust in the original principal amount of \$_____ and recorded in the Land Records of Frederick County, Maryland, at Book (Liber) ____, Page (Folio) ____ (“**Existing Mortgage 2**”)
- C. The undersigned was / were the “original mortgagor(s)” as defined in the Annotated Code of Maryland, Tax-Property Article, with respect to Existing Mortgage 1, because Existing Mortgage 1 was:

(INITIAL ONE) _____ given by each of the undersigned as the original mortgagor hereunder

OR

_____ assumed by each of the undersigned when the Mortgaged Property was acquired as the principal residence of the undersigned and, upon recording of the deed of the Mortgaged Property, recordation tax was paid on the principal amount of debt assumed as part of the consideration payable for such deed.

- D. The undersigned was / were the “original mortgagor(s)” as defined in the Annotated Code of Maryland, Tax-Property Article, with respect to Existing Mortgage 2, because Existing Mortgage 2 was:

(INITIAL ONE) _____ given by each of the undersigned as the original mortgagor hereunder

OR

_____ assumed by each of the undersigned when the Mortgaged Property was acquired as the principal residence of the undersigned and, upon recording of the deed of the Mortgaged Property, recordation tax was paid on the principal amount of debt assumed as part of the consideration payable for such deed.

- E. The amount of unpaid principal secured by the Existing Mortgages that was refinanced from proceeds of the Refinancing Loan is \$_____, consisting of:

\$_____ that was secured by Existing Mortgage 1

\$_____ that was secured by Existing Mortgage 2

If an authorized agent of an original mortgagor makes this Refinance Affidavit, all statements herein are based on a diligent inquiry having been made by the authorized agent with respect to all facts set forth in this Refinance Affidavit.

The undersigned hereby solemnly affirm(s), under the penalties of perjury and upon personal knowledge, that the contents of the foregoing Refinance Affidavit are true.

Print Name:_____

Print Name:_____

Sworn to before me this _____ day of _____ 20_____

Notary Public

My Commission Expires:_____

SPOUSE ADDENDUM TO REFINANCE AFFIDAVIT

The undersigned declares and affirms, under penalties of perjury that although the undersigned was not an “original mortgagor” with respect to the Existing Mortgages identified above, the undersigned was the spouse of _____, who executed the foregoing Refinance Affidavit as an “original mortgagor” on the date the Refinancing Mortgage was executed.

The undersigned hereby solemnly affirm(s), under the penalties of perjury and upon personal knowledge, that the contents of the foregoing Refinance Affidavit and of this Spouse Addendum to Refinance Affidavit are true.

Print Name:_____

Sworn to before me this _____ day of _____ 20_____

Notary Public

My Commission Expires:_____